

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ebonnie Leavern Simmons-Hall
Debtor

Case No. 18-03287-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: pdf002

Page 1 of 2
Total Noticed: 42

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db
5093028 +Ebonnie Leavern Simmons-Hall, 724 Rowe Lane, Harrisburg, PA 17112-2731
+AES/BELAUSSBK, PO BOX 2461, HARRISBURG, PA 17105-2461
5093029 +ASPIRE URGENT CARE & FAMILY MEDICINE, 49 PRINCE STREET, HARRISBURG, PA 17109-3113
5093031 +CARRINGTON MORTGAGE SERVICES LLC, 1600 S DOUGLASS ROAD STE 200A, ANAHEIM, CA 92806-5951
5093033 CB/ASHLEYSTWRT, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093035 +CB/BRYLANEHOME, ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093038 CB/FFE21CC, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093040 CB/JESSLONDON, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093046 CCB/DAVIDS, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5093047 CCB/SIMPLYB, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5093050 COML ACCEPT, 2300 GETTYSBURG RD, STE 102, CAMP HILL, PA 17011-7303
5093052 CREDIT FIRST NATL ASSOC, PO BOX 81344, CLEVELAND, OH 44188-0344
5093054 DAUPHIN COUNTY COMMISSIONERS, ATT GEORGE HARTWICK COMMISSIONER, FRONT & MARKET STREETS, HARRISBURG, PA 17101
5093055 +DFS/WEBBANK, PO BOX 81607, AUSTIN, TX 78708-1607
5093057 +FEDLOAN, PO BOX 69184, HARRISBURG, PA 17106-9184
5104195 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5093062 +SHAPIRO & DENARDO, LLC, DANIELLE BOYLE-EBERSOLE ESQ, 3600 HORIZON DRIVE, Suite 150, KING OF PRUSSIA, PA 19406-4702
5093064 +TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673
5093066 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5093067 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5093030 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 10 2018 19:19:14
CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5093032 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:58 CB/A&F, BK NOTICES,
PO BOX 182125, COLUMBUS, OH 43218-2125
5093034 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:58 CB/BON, BK NOTICES,
PO BOX 182125, COLUMBUS, OH 43218-2125
5093036 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:56 CB/CATHERINES,
BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093037 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:57 CB/EXPRESS,
PO BOX 182789, COLUMBUS, OH 43218-2789
5093039 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:57 CB/FLLBTY, PO BOX 182789,
COLUMBUS, OH 43218-2789
5093041 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:57 CB/LNBRYNT, BK NOTICES,
PO BOX 182125, COLUMBUS, OH 43218-2125
5093042 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:57 CB/ROAMANS,
BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093043 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:57 CB/TORRID,
BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093044 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:57 CB/VICSCRT,
ATTN: BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093045 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 10 2018 19:07:58 CB/WMNWTHN,
BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5093048 +E-mail/Text: dehartstaff@pamd13trustee.com Sep 10 2018 19:08:22 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
5093049 E-mail/Text: bankruptcycollections@citadelbanking.com Sep 10 2018 19:08:23 CITADEL FCU,
520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
5093051 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2018 19:08:04 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5093053 E-mail/PDF: creditoneknotifications@resurgent.com Sep 10 2018 19:18:49 CREDITONE BANK,
CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5093056 E-mail/Text: mrdiscen@discover.com Sep 10 2018 19:07:09 DISCOVER BANK, 12 READS WAY,
NEW CASTLE, DE 19720
5094360 E-mail/Text: mrdiscen@discover.com Sep 10 2018 19:07:09 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5093058 E-mail/Text: cio.bncmail@irs.gov Sep 10 2018 19:07:47 INTERNAL REVENUE SERVICE - CIO,
PO BOX 7346, PHILADELPHIA, PA 19101-7346
5093059 +E-mail/Text: unger@members1st.org Sep 10 2018 19:08:30 MEMBERS 1ST FCU, 5000 LOUISE DR,
PO BOX 40, MECHANICSBURG, PA 17055-0040
5093060 +E-mail/Text: bnc@nordstrom.com Sep 10 2018 19:07:43 NORDSTROM/TD, PO BOX 13589,
SCOTTSDALE, AZ 85267-3589
5093185 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 10 2018 19:19:15
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5093063 +E-mail/PDF: gecsed@recoverycorp.com Sep 10 2018 19:18:21 SYNCB/SCORER,
BANKRUPTCY NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060

TOTAL: 22

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5093061 SANDRA SIMMONS
5093065 TENANTS
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Dorothy L Mott on behalf of Debtor 1 Ebonnie Leavern Simmons-Hall DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
James Warmbrodt on behalf of Creditor BankUnited N.A. bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Ebonnie Leavern Simmons-Hall
karagendronecf@gmail.com, doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: : **CHAPTER 13**
EBONNIE LEAVERN SIMMONS-HALL :
Debtor : **CASE NO. 1:18-bk-03287**
:
: ☒ ORIGINAL PLAN
:
: ☐ AMENDED PLAN (indicate 1ST, 2ND,
: 3RD, etc.)
:
: ☐ 0 Number of Motions to Avoid Liens
:
: ☐ 0 Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> 0 Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input type="checkbox"/> 0 Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$15,000.00, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Payment	Total Payment Over Plan Tier
09/2018	08/2023	\$250.00 x 60 months	\$		\$15,000.00
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
		\$	\$		\$
				Total Payments	\$15,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.

☒ Debtor is over median income. Debtor calculates that a minimum of \$ must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$15,669.38. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.

2. SECURED CLAIMS

A. Pre-Confirmation Distributions. Check one.

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced. \

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
CARRINGTON MORTGAGE SERVICES LLC	3948 Rauch Street, Harrisburg, PA 17109	
CITADEL FCU	2011 BMW X3 black (approx. 100000 miles)	
DITECH FINANCIAL LLC	724 Rowe Lane, Harrisburg, PA 17112 Paid by third party, husband, in his name only	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence).
Check one.

☐ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
CARRINGTON MORTGAGE SERVICES LLC	3948 Rauch Street, Harrisburg, PA 17109	Per allowed proof of claim \$5,194.00 estimated		Per allowed proof of claim
CITADEL FCU	2011 BMW X3 black (approx. 100000 miles)	Per allowed proof of claim \$0.00 estimated		Per allowed proof of claim

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☐ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☒ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until completion of payments under the plan.

2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.

3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan
DAUPHIN COUNTY COMMISSIONERS	3948 Rauch Street, Harrisburg, PA 17109	\$		No payments on contingent claim

E. Secured claims for which a § 506 valuation is applicable. *Check one.*

☒ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

F. Surrender of Collateral. *Check one.*

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. *Check one.*

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$0.00 already paid by the Debtor, the amount of \$4,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or

b. \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C below). *Check one of the following two lines.*

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

☒ If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

☐ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

☒ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment
Student loans	Paid outside plan	\$		\$Per allowed proof of claim
All other unsecured claims	100%	\$		\$Per allowed proof of claim

B. All remaining allowed unsecured claims shall receive a pro-rata distribution of any funds remaining after payment of the other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. *Check one of the following two lines.*

☐ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume/Reject
TENANTS	Lease out of 3948 Rauch St Harrisburg, PA		%	\$		Assume

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

☐ plan confirmation.

☐ entry of discharge.

☒ closing of case:

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Secured claims, pro rata.

Level 5: Priority claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: General unsecured claims.

Level 8: Untimely filed unsecured claims to which the debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed

elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

(1) Claim amounts: The amounts of the claims listed in the plan and schedules are estimated amounts and are not admissions by the Debtors as to the amount(s) owed.

(2) Property surrendered under Section 2 F. shall be surrendered in full satisfaction of creditors' claims.

(3) Lien Releases.

(a) Personal Property: Upon the satisfaction, completion of cramdown payment, or other discharge of a security interest in a motor vehicle, mobile home, or in any other personal property of this estate in bankruptcy for which ownership is evidenced by a certificate of title, the secured party shall within thirty (30) days after the entry of the discharge order or demand execute a release of its security interest on the said title or certificate, and mail or deliver the certificate or title and release to the Debtor or to the attorney for the Debtor. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with this provision.

(b) Real Property: Upon the, completion of cramdown payment, strip off, or other discharge of a security interest in real property, the secured party shall within sixty (60) days after the entry of the discharge order file a satisfaction piece or release of its security interest in the office of the Recorder of Deeds for the county in which the real estate is located. Confirmation of this plan shall impose an affirmative and direct duty on each such secured party to comply with this provision.

(4) Notwithstanding the confirmation of this plan, the debtor(s) reserve the right to challenge the allowance, validity, or enforceability of any claim in accordance with §502(b) and to challenge the standing of any party to assert any such claim

/s/ Dorothy L. Mott, /s/ Kara K. Gendron

Dorothy L. Mott, Kara K. Gendron
Attorneys for Debtor(s)

/s/ Ebonnie Leavern Simmons-Hall
Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9